UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

	Debtor(s)	§	
		§	
		§	
		§	
In Re:	ELIZABETH M RUIZ	§	Case No.: 08-25028
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2008.
- 2) This case was confirmed on 12/04/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/13/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/01/2009, 03/02/2010.
 - 5) The case was dismissed on 04/08/2010.
 - 6) Number of months from filing to the last payment: 14
 - 7) Number of months case was pending: 22
 - 8) Total value of assets abandoned by court order: NA
 - 9) Total value of assets exempted: \$ 5,200.00
 - 10) Amount of unsecured claims discharged without payment \$.00
 - 11) All checks distributed by the trustee to this case have cleared the bank.

UST Form 101-13-FR-S(9/01/2009)

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Receipts: Total paid by or on behalf of the debtor Less amount refunded to debtor NET RECEIPTS	\$ 5,328.50 \$.00 \$ 5,328.50
· ====================================	·
Attorney's Fees Paid through the Plan	\$ 3,474.00
Court Costs	<u>\$</u> .00
Trustee Expenses and Compensation	\$ 363.31
Other	\$.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 3,837.31

\$ 26.00

Scheduled Creditors:							
Creditor <u>Name Class</u>		Claim Scheduled			Principal <u>Paid</u>	Int. Paid	
CHASE AUTO FINANCE	SECURED	13,350.00	15,529.06	15,367.00	695.54	795.65	
CHASE AUTO FINANCE	UNSECURED	2,017.00	.00	162.06	.00	.00	
EMPLOYMENT DEVELOPME	PRIORITY	2,118.43	NA	NA	.00	.00	
AMERICAN GENERAL FIN	UNSECURED	2,926.00	2,671.72	2,671.72	.00	.00	
VILLAGE OF PALATINE	UNSECURED	60.00	NA	NA	.00	.00	
DS WATERS OF NORTH A	UNSECURED	224.00	NA	NA	.00	.00	
CMI	UNSECURED	300.63	NA	NA	.00	.00	
SBC	UNSECURED	122.00	NA	NA	.00	.00	
AT&T	UNSECURED	122.00	NA	NA	.00	.00	
HARRIS & HARRIS	UNSECURED	95.27	NA	NA	.00	.00	
SPIRIT OF AMERICA/LA	UNSECURED	397.00	397.42	397.42	.00	.00	
SPRINT	UNSECURED	749.00	NA	NA	.00	.00	
PROFESSIONAL BUREAU	UNSECURED	397.42	NA	NA	.00	.00	
UNITED STUDENT AID F	UNSECURED	4,231.00	4,268.36	4,268.36	.00	.00	
UNITED STUDENT AID F	UNSECURED	3,500.00	3,500.00	3,500.00	.00	.00	
UNITED STUDENT AID F	UNSECURED	2,906.00	2,933.21	2,933.21	.00	.00	
UNITED STUDENT AID F	UNSECURED	2,479.00	2,479.00	2,479.00	.00	.00	
UNITED STUDENT AID F	UNSECURED	1,432.00	1,445.52	1,445.52	.00	.00	
ROUNDUP FUNDING LLC	UNSECURED	322.00	322.72	322.72	.00	.00	
WESTWOOD COLLEGE	UNSECURED	4,872.00	4,872.00	4,872.00	.00	.00	
WESTWOOD COLLEGE	UNSECURED	1,800.00	NA	NA	.00	.00	
CAPITAL BANK & TRUST	UNSECURED	4,210.00	NA	NA	.00	.00	
TRIAD FINANCIAL CORP	UNSECURED	NA	4,376.05	4,376.05	.00	.00	

Attorney fees paid and disclosed by debtor

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Scheduled Creditors:							
Creditor Name	<u>Class</u>	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid	
ANDREA RUIZ	OTHER UNSECURED	NA NA	NA 6,862.53	NA 6,862.53	.00	.00	

Summary of Disbursements to Creditors:			
 	Claim Allowed	Principal Paid	Int. Paid
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	15,367.00	695.54	795.65
All Other Secured		.00	.00
TOTAL SECURED:	15,367.00	695.54	795.65
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	34,290.59	.00	.00

Disbursements:				1
Expenses of Administration Disbursements to Creditors	\$ \$	3,837.31 1,491.19		
TOTAL DISBURSEMENTS:			\$ 5,328.50	

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/14/2010 /s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.